

Massachusetts Division of Insurance Report of Membership ¹
in Closed Nongroup Plans as of December 31, 2005

	COVERED MEMBERS BY COUNTY COMMERCIAL INSURANCE CARRIERS As of December 31, 2005	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	05 MA TOTAL	04 MA TOTAL
		Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year
1	Aetna Life Insurance Company	7	7	2	0	8	0	5	2	10	0	3	3	3	4	54	58
2	American National Life Insurance Company of Texas	15	6	12	1	9	4	11	1	16	0	13	28	1	6	123	168
3	American Republic Insurance Company	15	2	4	10	39	1	21	7	34	12	3	6	2	3	159	175
4	AXA Equitable Life Insurance Company ²	34	27	4	10	17	3	3	12	80	3	51	9	20	8	281	329
5	Bankers Life and Casualty Company	2	0	0	0	0	0	1	0	0	0	0	1	1	2	7	11
6	Celtic Life Insurance Company	1	1	0	0	3	0	0	0	3	0	0	0	0	0	8	18
7	Central United Life Insurance Company	2	0	0	0	2	0	1	0	1	0	0	2	0	2	10	15
8	Continental Assurance Company	0	0	1	0	0	0	0	0	0	0	0	1	0	0	2	2
9	Farm Family Life Insurance Company	0	0	1	0	0	2	0	2	3	0	0	0	0	4	12	12
10	Golden Rule Insurance Company	87	21	14	9	20	27	8	20	57	10	11	9	6	27	326	376
11	(The) Guardian Life Insurance Company of America	1	0	4	0	3	0	0	1	6	0	1	7	3	0	26	26
12	ING Life Insurance and Annuity Company	1	1	0	0	1	0	0	1	4	0	1	0	0	0	9	12
13	John Alden Life Insurance Company	0	0	0	0	0	0	0	0	1	0	0	0	0	1	2	2
14	John Hancock Life Insurance Company (U.S.A.) ³	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
15	Knights of Columbus	0	0	0	0	1	0	2	1	3	0	0	0	0	0	7	7
16	(The) MEGA Life and Health Insurance Company	11	1	8	5	6	0	0	1	14	0	3	4	1	1	55	81
17	Metropolitan Life Insurance Company	3	2	5	1	13	5	3	3	29	0	10	8	3	3	88	92
18	Mid-West National Life Insurance Company of Tennessee	9	2	0	0	17	2	2	6	10	0	14	8	0	1	71	79
19	Mutual of Omaha Insurance Company	8	8	0	10	9	2	4	13	20	2	5	2	6	0	89	119
20	National Benefit Life Insurance Company ⁴	0	0	0	0	0	2	6	6	13	0	0	0	0	2	29	25
21	National Financial Insurance Company	1	0	0	0	0	0	1	0	8	0	0	0	0	0	10	18
22	National Health Insurance Company	3	0	0	0	14	0	0	0	3	0	0	2	0	8	30	40
23	New York Life Insurance Company	4	0	2	0	1	2	0	0	1	0	0	0	8	0	18	18
24	(The) Prudential Insurance Company of America	34	10	26	2	20	6	14	8	52	8	23	6	10	13	232	262
25	Thrivent Financial for Lutherans ⁵	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2	2
26	Time Insurance Company ^{6,7}	1	2	1	1	0	0	2	2	8	0	6	0	5	0	28	1,738
27	(The) Travelers Insurance Company	0	0	0	0	0	0	1	0	0	0	0	0	1	0	2	2
28	Trustmark Insurance Company	7	2	6	3	3	1	13	1	16	2	16	13	0	4	87	113
29	UNICARE Life & Health Insurance Company	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	1
30	United HealthCare Insurance Company	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	1
31	United Teacher Associates Insurance Company ⁸	2	1	1	0	4	0	5	1	4	1	9	0	4	1	33	34
32	Washington National Insurance Company ⁹	94	0	13	42	49	7	11	5	69	8	14	7	9	30	358	419
	TOTALS:	343	93	104	94	240	64	114	95	466	46	183	116	83	120	2,161	4,256
	2005 Massachusetts Population ¹⁰	226,514	131,868	546,331	15,592	738,301	72,334	461,591	153,339	1,459,011	10,168	653,595	492,409	654,428	783,262	6,398,743	6,407,382
	2005 Market Penetration Rate ¹¹	0.2%	0.1%	0.0%	0.6%	0.0%	0.1%	0.0%	0.1%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

¹ According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

² Effective December 7, 2004 The Equitable Life Assurance Society of the U.S. changed its name to AXA Equitable Life Insurance Company.

³ Effective January 1, 2005, The Manufacturers Life Insurance Company (U.S.A.) changed its name to John Hancock Life Insurance Company (U.S.A.). As of March 8, 2006, carrier completed the discontinuance filing requirements for its "closed" plan according to M.G.L. c. 176M §3(d).

⁴ Carrier notified the Division that an increase in Members in 2005 was due to policyholders moving into Massachusetts during the calendar year.

⁵ Effective May 21, 2002, Aid Association For Lutherans changed its name to Thrivent Financial for Lutherans.

⁶ Effective September 6, 2005, Fortis Insurance Company changed its name to Time Insurance Company.

⁷ As of September 17, 2004, Time Insurance Company completed the discontinuance filing requirements for certain "closed" plans according to M.G.L. c. 176M §3(d).

⁸ In 2004, United Teacher Associates Insurance Company ("UTA") assumed Investors Life Insurance Company of North America's (ILIC") "Closed" block business. Membership now reported under UTA.

⁹ Effective July 1, 2003, Consec Medical Insurance Company ("Consec") merged into Washington National Insurance Company ("WNI"). All Consec "closed" membership now reported in WNI's membership statistics.

¹⁰ Table 1: Annual Estimates of the Population for Counties of Massachusetts: April 1, 2000 to July 1, 2005 (CO-EST2005-01-25).

Source: Population Division, U.S. Census Bureau. Release Date: March 16, 2006.

¹¹ Total Massachusetts members divided by the 2005 Massachusetts population.